

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Douglas Stephen Taylor
Noelle Denise Taylor
Debtors

Case No. 22-00900-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jun 02, 2025

User: AutoDocke
Form ID: pdf010

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2025:

Recip ID	Recipient Name and Address
+	Cardinal Financial Company,, Limited Partnership, 3530 Toringdon Way, Suite 200, Charlotte, NC 28277-3436

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2025 at the address(es) listed below:

Name	Email Address
Christopher A DeNardo	on behalf of Creditor NATIONSTAR MORTGAGE LLC logsecf@logs.com cistewart@logs.com
Christos A Katsaounis	on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue RA-occbankruptcy5@state.pa.us, RA-occbankruptcy6@state.pa.us
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com

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James Peter Valecko	on behalf of Creditor PSECU pitecf@weltman.com PitEcf@weltman.com
Milos Gvozdenovic	on behalf of Creditor PSECU mgvozdenovic@weltman.com pitecf@weltman.com
Milos Gvozdenovic	on behalf of Creditor Citadel Federal Credit Union mgvozdenovic@weltman.com pitecf@weltman.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Douglas Stephen Taylor pmurphy@dplglaw.com kgreene@dplglaw.com
Paul Donald Murphy-Ahles	on behalf of Debtor 2 Noelle Denise Taylor pmurphy@dplglaw.com kgreene@dplglaw.com
Regina Cohen	on behalf of Creditor Ally Bank rcohen@lavin-law.com mmalone@lavin-law.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 12

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Douglas Stephen Taylor
Debtor 1
Noelle Denise Taylor
Debtor 2

Chapter 13

Case No. 1:22-bk-00900-HWV

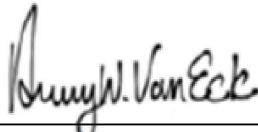
Matter: Motion to Incur Debt/Obtain Credit

ORDER

Upon consideration of the Debtors' Motion to Incur Debt/Obtain Credit, Doc. 78, and no objections having been filed, it is

ORDERED that the Motion is **GRANTED**, and the Debtors are permitted to obtain financing from Cardinal Financial Company for the purpose of refinancing their personal residence, up to the loan amount of \$268,620.00, at an interest rate of 7.00% or less.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge
Dated: June 2, 2025